

**Final Report**

**State of Indiana Consolidated Plan  
Update**

FY2003

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**Final Report**

May 15, 2003

## **2003 Indiana Consolidated Plan Update**

**Prepared for**

State of Indiana  
Department of Commerce  
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Indiana Family and Social Services Administration  
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# Map of Indiana Counties



## Frequently Used Acronyms

Acronym	Definition
AHP	Affordable Housing Program – a grant program through the Federal Home Loan Bank
BMIR	Below market interest rate
CAP	Community Action Program agency
CBDO	Community Based Development Organization – as defined by the CDBG regulations in 24 CFR 570.204(c)
CDBG	Community Development Block Grants (24 CFR Part 570)
CHDO	Community housing development organization – a special kind of not-for-profit organization that is certified by the Indiana Housing Finance Authority
CPD Notice	Community Planning and Development Notice – issued by the U.S. Department of Housing and Urban Development to provide further clarification on regulations associated with administering HUD grants
DHPA	Division of Historic Preservation and Archeology, a division of the Department of Natural Resources and serves as the State Historic Preservation Officer for Indiana
DNR	Department of Natural Resources
ESG	Emergency Shelter Grant – operating grants for emergency shelters. Applied for through the Family and Social Services Administration
FEMA	Federal Emergency Management Agency
FHLBI	Federal Home Loan Bank of Indianapolis
First Home	Single family mortgage program through IHFA that combines HOME dollars for down payment assistance with a below market interest rate mortgage
FMR	Fair market rents
FMV	Fair market value
FSP Memo	Federal and State Programs Memo – issued by IHFA to provide clarification or updated information regarding grant programs IHFA administers
FSSA	Family and Social Services Administration
GIM	Grant Implementation Manual – given to all IHFA grantees at the start-up training. It provides guidance on the requirements of administering IHFA grants.
HOC/DPA	Homeownership Counseling/Down Payment Assistance
HOME	HOME Investment Partnerships Program (24 CFR Part 92)
HOPWA	Housing Opportunities for Persons With AIDS – grant program awarded by HUD to the State Department of Health and administered by AIDServe Indiana.
HUD	U.S. Department of Housing and Urban Development
IACED	Indiana Association for Community Economic Development
ICHHI	Indiana Coalition on Housing and Homeless Issues, Inc.
IDEM	Indiana Department of Environmental Management

## Frequently Used Acronyms

Acronym	Definition
IDFA	Indiana Development Finance Authority
IDOC	Indiana Department of Commerce
IHFA	Indiana Housing Finance Authority
LIHTF	Low Income Housing Trust Fund
MBE	Minority Business Enterprise – certified by the state Department of Administration
NAHA	National Affordable Housing Act of 1990 – federal legislation that created the HOME Investment Partnerships Program
NC	New construction
NOFA	Notice of Funds Availability
OOR	Owner-occupied rehabilitation
PITI	Principal, interest, taxes, and insurance – the four components that make up a typical mortgage payment
QCT	Qualified census tract
RFP	Request for Proposals
RHTC	Rental Housing Tax Credits (also called Low Income Housing Tax Credits or LIHTC)
S+C	Shelter Plus Care - part of the McKinney grant that is applied for directly to HUD through the SuperNOFA application
SHP	Supportive Housing Program - part of the McKinney grant that is applied for directly to HUD through the SuperNOFA application
SHPO	State Historic Preservation Officer (the Division of Historic Preservation and Archeology serves in this capacity for the State of Indiana)
SIRD	Southern Indiana Rural Development Project
SRO	Single room occupancy
SuperNOFA	Notice of Funds Availability issued by HUD for a number of grant programs. It is an annual awards competition. Shelter Plus Care and Supportive Housing Program and Housing Opportunities for Persons With Aids are some of the programs applied for through this application process.
TBRA	Tenant-Based Rental Assistance
TPC	Total project costs
URA	Uniform Relocation Act
WBE	Women Business Enterprise – certified by the state Department of Administration



# EXECUTIVE SUMMARY

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# EXECUTIVE SUMMARY

## Background on the Consolidated Plan

Beginning in FY 1995, the U.S. Department of Housing and Urban Development (HUD) required states and local communities to prepare a Consolidated Plan in order to receive federal housing and community development funding. The Purpose of the Consolidated Plan is:

1. To identify a state's housing and community development needs, priorities, goals and strategies; and
2. To stipulate how funds will be allocated to state housing and community development nonprofit organizations and local governments to meet the identified needs.

Preparation of a five year Consolidated Plan and annual updates is required by states and entitlement cities in order to receive federal funding for the following programs: the Community Development Block Grant (CDBG), the HOME Investment Partnerships Program, the Emergency Shelter Grant (ESG) and Housing Opportunities for People with AIDS (HOPWA).

This report presents the results of the FY2003 Consolidated Planning effort. The 2003 Consolidated Plan Update provides new information and trends related to the State of Indiana's current and future housing and community development needs. The report contains data gathered through regional forums, key person interviews and secondary sources. The report also contains new funding levels, program dollar allocations and the FY2003 One Year Action Plan.

**Lead and participating agencies.** The Indiana Department of Commerce (IDOC) and the Indiana Housing Finance Authority (IHFA) were responsible for overseeing the coordination and development of the Update. The Indiana Family and Social Services Administration (FSSA) also contributed to its development. In addition, individuals from the following organizations assisted with the FY2003 Update: the Indiana Coalition on Housing and Homeless Issues (ICHHI), the Indiana Association for Community Economic Development (IACED), the Indiana Civil Rights Commission (ICRC), Rural Opportunities, Incorporated (ROI), the Indiana Institute on Disability and Community, and the U.S. Department of Housing and Urban Development (HUD).

The State of Indiana's 2003 Consolidated Plan Update was prepared in accordance with Sections 91.300 through 91.330 of HUD's Consolidated Plan regulations.

**Citizen participation process.** Approximately 650 citizens participated in the development of the Consolidated Plan through attendance at six regional public forums, responding to a Statewide community survey, sending comments during the 30-day public comment period, and attending two public hearings. The information gathered from citizen input was used in conjunction with research from other sources to develop the FY2003 funding allocation plan.

## Trends in Housing and Community Development

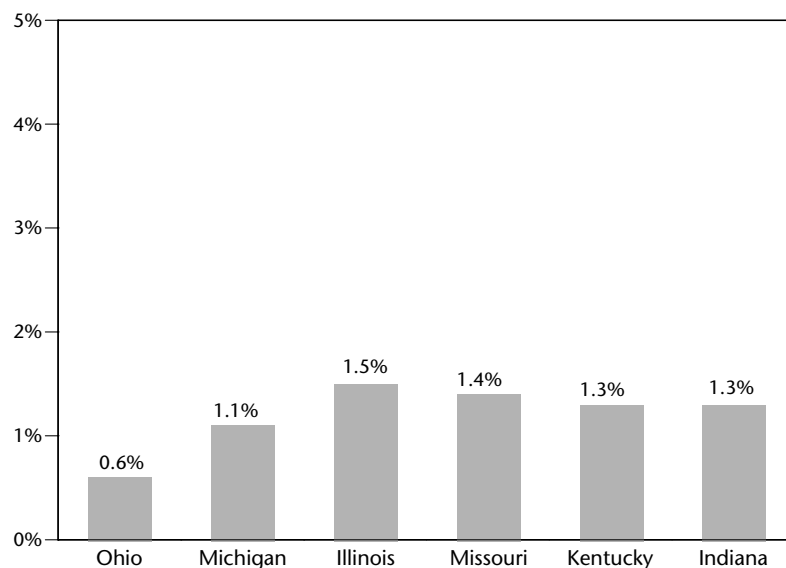
A review and analysis of 2000 Census data, other economic data, reports and information collected in a key person survey showed that the State has experienced a slowdown in population and job growth. An analysis of housing affordability indicators from the 2000 Census showed that the State's low-income households are the most likely to be cost constrained in affording both rental and single family housing.

**Population growth.** New data released from the U.S. Census Bureau showed that the State is growing more slowly than it did over the last decade. The Census Bureau's most recent population estimate indicates that Indiana's population has grown to 6,159,068 — an increase of 1.3 percent from the 2000 Census to July 1, 2002. Although slower than nationwide growth, Indiana's growth is on par with surrounding states, as shown below.

### Exhibit ES-1. Population Growth, 2000 to July 2002: Indiana and Midwestern States

Source:  
U.S. Bureau of the Census, 2000.

*Indiana's recent population  
growth was comparable to  
surrounding states.*



**Racial/ethnic diversity.** 2000 Census data also show that the State has become slightly more racially and ethnically diverse, but that Indiana's African-American and Hispanic/Latino populations remain relatively concentrated in the State's metropolitan areas, as shown in Exhibits ES-2 and ES-3 on the following pages.

**Exhibit ES-2.**  
**Percent of Population**  
**African-American, by**  
**County, 2000**

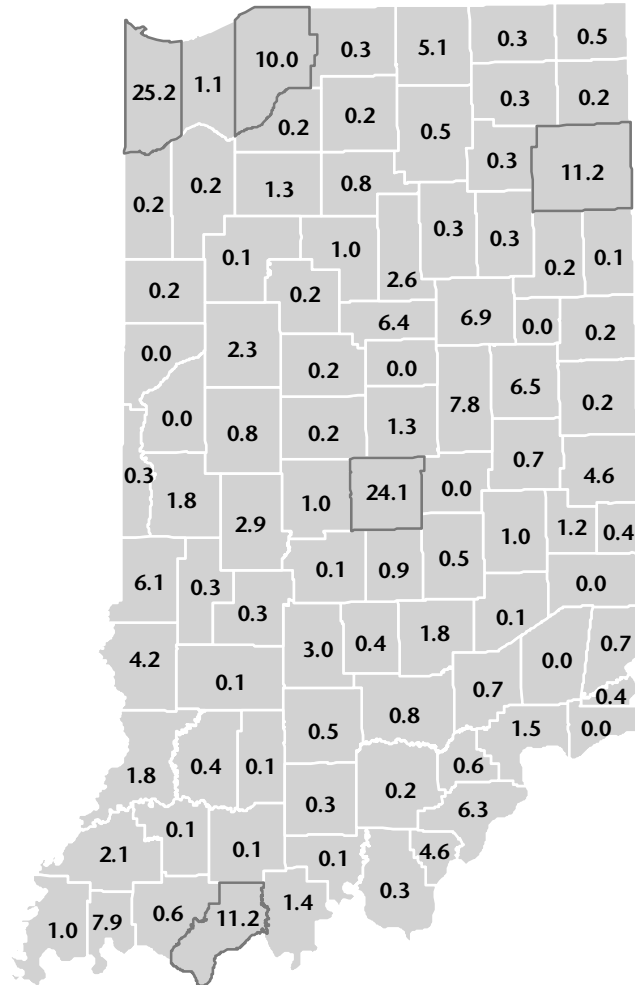
Note:

Highlighted counties have populations higher than the Statewide percentage of 8.4.

Source:

U.S. Bureau of the Census, 2000.

***The State's African-American population is concentrated in a handful of counties.***



**Exhibit ES-3.**  
**Percent of Population**  
**Hispanic/Latino, by County, 2000**

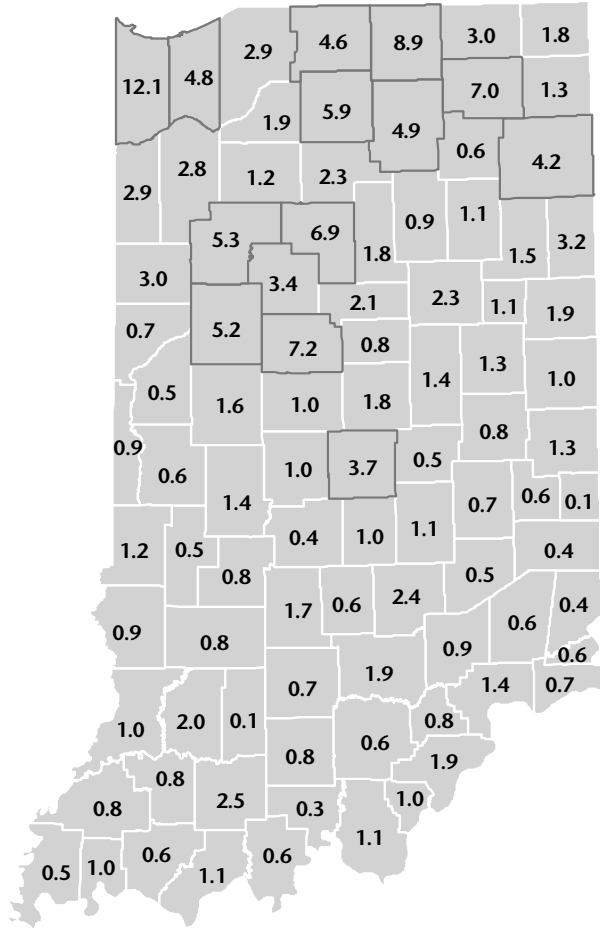
Note:

Highlighted counties have populations higher than the  
 Statewide percentage of 3.5.

Source:

U.S. Bureau of the Census, 2000.

***Counties in the northern portion of the  
 State have the highest percentages of  
 Hispanic/Latino residents.***



**Income growth.** According to the 2000 Census, the median household income in the State was \$41,567. This represents an 11 percent increase from the 1990 Census median household income after adjusting for inflation. The counties with the highest median incomes are generally those which contain metropolitan statistical areas. Exhibit ES-4 shows the percent change in median household income between 1990 and 2000 by county.

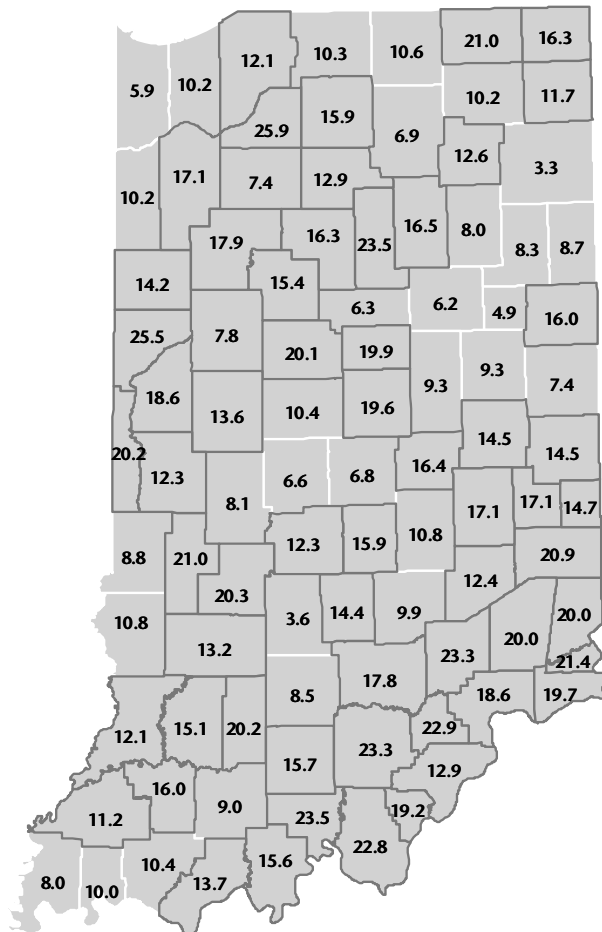
**Exhibit ES-4.**  
**Percent Change in 2000**  
**Median Household Income**  
**Compared to 1990**

Note:

The highlighted counties had income growth higher than the State percentage of 11.2.

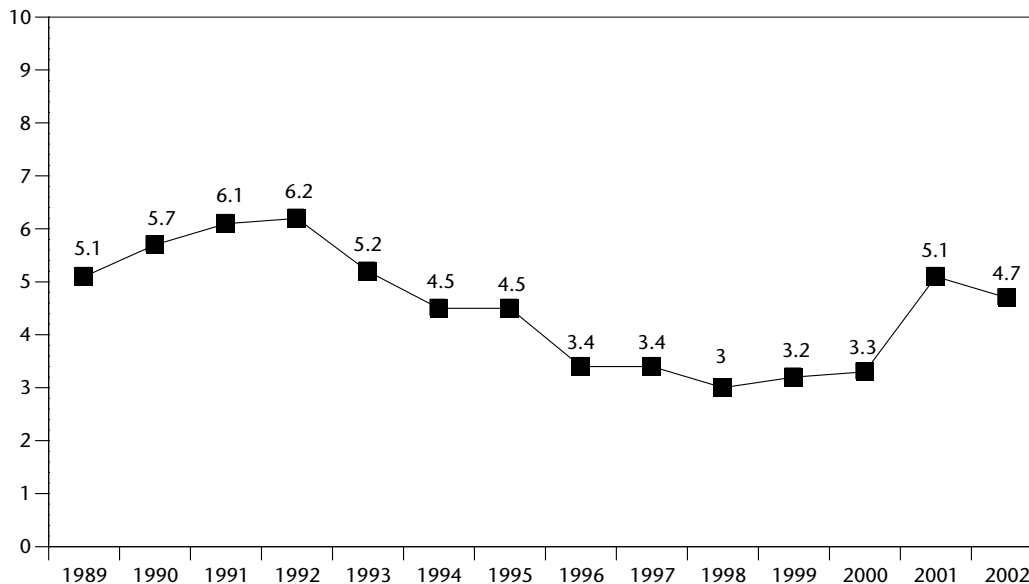
Source:

U.S. Bureau of the Census, 2000 and Indiana Business Research Center.



**Employment conditions.** As of December 2002, the average unemployment rate in Indiana was 4.7 percent, down from 5.1 percent in December 2001. Unemployment rates rose significantly in 2001 and 2002 after hovering below 3.5 percent from 1996 through 2000, as shown below.

**Exhibit ES-5.**  
**Indiana's December Unemployment Rate from 1989 to 2002**



Source: Indiana Department of Workforce Development.

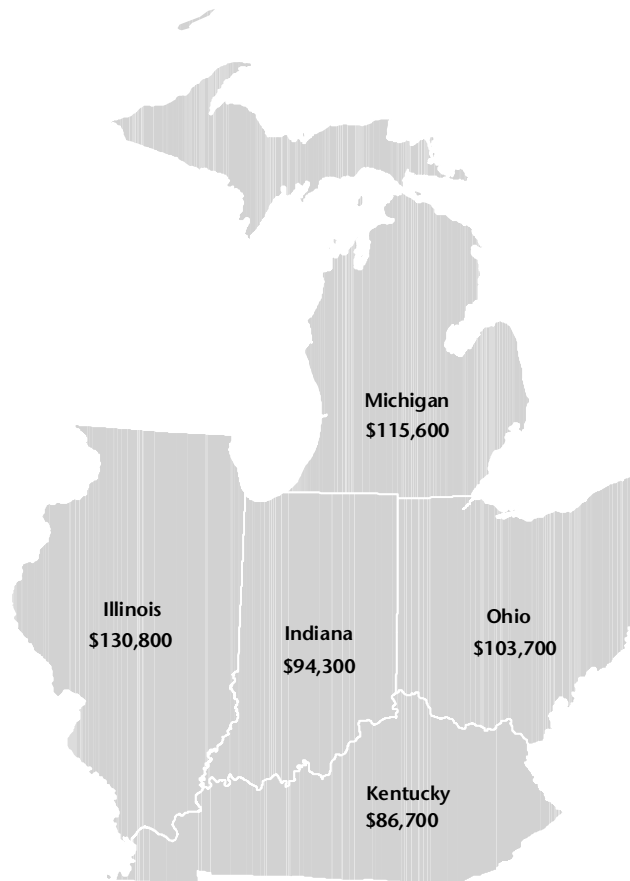
Like much of the nation, the recent economic downturn has heightened concerns about employment conditions throughout the State. According to the Indiana Business Research Center, in terms of job losses, Indiana has been hit harder by the recent recession than most states and the U.S. overall. In 2001, Indiana led the nation in the percent decline in jobs from 2000 at 2.2 percent. Conditions improved in 2002, however, as the State cut its rate of job losses.

**Housing affordability.** Indiana cities continue to be among the most affordable for homeownership according to the Housing Opportunity Index (HOI) calculated by the National Association of Home Builders (NAHB). The 2000 Census estimated the median value of an owner-occupied home in the State as \$94,300. This compares with the U.S. median of \$119,600 and is the second lowest median compared to surrounding states, as shown in Exhibit ES-6 on the following page.

**Exhibit ES-6.  
Regional Median Owner-  
Occupied Home Values,  
2000**

Source:

U.S. Bureau of the Census, 2000.



The 2000 Census also reports housing costs for renter households. Indiana's median gross rent, including contract rent, plus utilities and fuels, was \$521 per month in 2000.

Although housing values in Indiana are still affordable relative to national standards, many Indiana households have difficulty paying for housing. Housing affordability is typically evaluated by assessing the share of household income spent on housing costs, with 30 percent of household income being the affordability threshold. The 2000 Census reported that 16 percent of all homeowners (220,000 households) in the State were paying more than 30 percent of their household income for housing in 2000, and one-third of Indiana renters (218,000) paid more than 30 percent of household income for gross rent.

The State's low-income and young households are more likely to be cost burdened, as shown in Exhibits ES-7 and ES-8 on the following page.



**Exhibit ES-7.****Cost Burdened Households by Age, 2000**

	Renters		Owners	
	Number of Households Cost Burdened	Percent of Households Cost Burdened	Number of Households Cost Burdened	Percent of Households Cost Burdened
<b>Household Age</b>				
15 to 24 years	48,420	48%	5,625	26%
25 to 34 years	50,088	30%	33,498	22%
35 to 44 years	36,060	29%	51,366	16%
45 to 54 years	22,884	28%	42,130	14%
55 to 64 years	16,062	36%	32,711	15%
65 to 74 years	16,534	45%	29,514	17%
75 years and older	27,691	53%	25,685	18%

Note: A household is cost burdened if they pay more than 30 percent of their income in housing costs.

Source: U.S. Bureau of the Census, 2000.

**Exhibit ES-8.****Cost Burdened Households by Income, 2000**

	Renters		Owners	
	Number of Households Cost Burdened	Percent of Households Cost Burdened	Number of Households Cost Burdened	Percent of Households Cost Burdened
<b>Household Income</b>				
Less than \$10,000	79,849	82%	36,632	80%
\$10,000 to \$19,999	92,737	70%	50,600	42%
\$20,000 to \$34,999	40,858	24%	70,149	30%
\$35,000 to \$49,999	3,395	3%	35,921	14%
\$50,000 to \$74,999	774	1%	20,859	11%
\$75,000 to \$99,999	105	0%	3,741	3%
\$100,000 or more	29	0%	2,267	3%

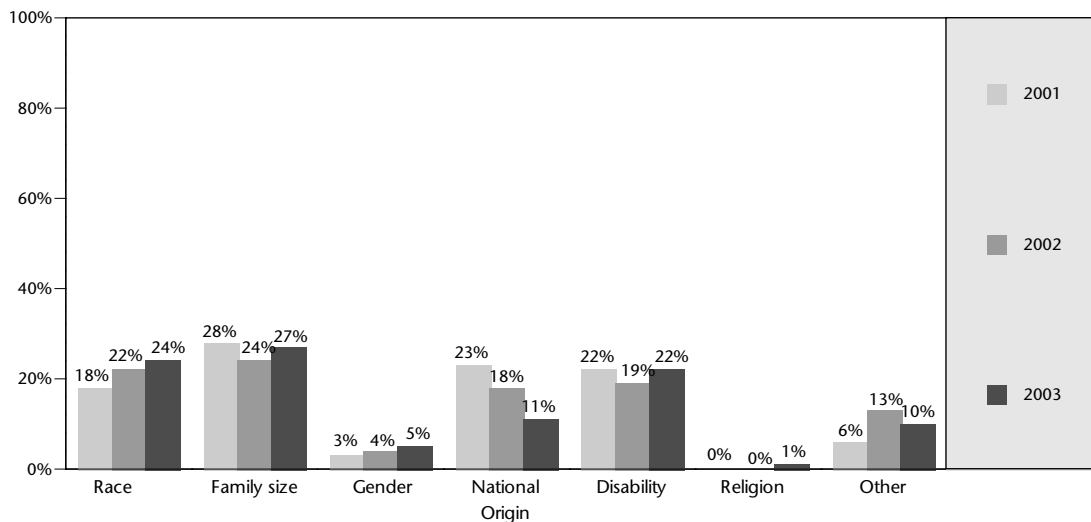
Note: A household is cost burdened if they pay more than 30 percent of their income in housing costs.

Source: U.S. Bureau of the Census, 2000.

If the State experiences the same level of population growth between 2002 and 2005 as it has so far this decade and the distribution of housing prices remains that same as it was in 2000, an estimated 193,000 to 268,000 *low-income* households statewide will be cost-burdened and in need of some type of housing assistance in 2005.

**Housing discrimination.** Data on the prevalence of discrimination are difficult to come by, largely because discrimination is underreported. Information about the types of discrimination experienced by citizens is easier to obtain. As shown below, race, family size and disability continue to be the most common reasons that Indiana citizens are discriminated against when trying to find housing, according to the surveys that have been conducted for the State's Consolidated Plans.

**Exhibit ES-9.**  
**Comparison of Types of Housing Discrimination 2001, 2002, 2003**



Note: Zero percent indicates that the category was not given as an option.

Source: Community Surveys, Indiana Consolidated Plan, 2001-2003.

## Identified Housing and Community Development Needs

The housing and top housing and community development needs in the State were identified by examining the trends summarized above and collecting information from surveys of citizens and housing and community development professionals. The top needs for FY2003 are summarized below.

**Community development needs.** In general, respondents to the 2003 Consolidated Plan survey and participants in the forums indicated that public infrastructure improvements, infrastructure for affordable housing, facilities and shelters for special needs populations, day care and downtown business revitalization are highly to moderately needed (not necessarily in any particular order). The top community needs identified by both survey respondents and forum participants are shown in Exhibit ES-10 on the following page.

**Exhibit ES-10.**  
**Top Community Development Needs, Identified by Citizens**

Survey Respondents	Forum Participants
Facilities and shelters for special needs populations	Infrastructure/affordable housing
Downtown business environment revitalization	Water system improvements
Child and adult care facilities	Sewer system improvements
Water and sewer system improvements	Storm water improvements
Jobs that pay living wages	Downtown revitalization
Workforce education	Jobs/training and education
	Day care centers
	Healthcare centers

Source: Community Survey, Indiana Consolidated Plan, 2003.

The survey respondents also reported the top barriers to community and economic development in their communities. The largest barriers are shown in Exhibit ES-11 below.

**Exhibit ES-11.**  
**Barriers to Community and Economic Development**

Source:  
Community Survey, Indiana Consolidated Plan, 2003.

Top Barriers
Jobs that pay livable wages
Job growth
Lack of affordable housing
Educated work force
Lack of available funds to make improvements
Lack of accessible housing for individuals or families
Lack of mixed income housing developments
Poor quality of public infrastructure
Lack of quality commercial and retail space

**Housing needs.** As mentioned above, the 2000 Census reported that about 460,000 households in the State were cost-burdened and likely in need of some type of housing assistance. Respondents to the community survey and forum participants were asked to identify what *types* of housing are most needed to meet affordable housing needs. As shown in Exhibit ES-12 on the following page, the types of housing most needed included single family housing, rental housing, emergency shelters and transitional housing (not necessarily in that order).

**Exhibit ES-12.  
Most Needed Housing  
Types**

Source:  
Community Survey, Indiana Consolidated  
Plan, 2003.

Survey Respondents	Forum Participants
Multifamily apartments	Owner-occupied housing
Single family housing	Tenant-based rental assistance
Transitional housing	Housing needs assessments
Emergency shelters	Transitional housing rehabilitation
Subsidized housing	Rental housing
	Down payment counseling/assistance
	Youth shelters
	Emergency shelters
	Single family homeownership
	Rental housing
	Transitional housing

**Special needs populations.** For the purpose of the Consolidated Plan, special needs populations include: the elderly, persons experiencing homelessness, persons with developmental disabilities, persons living with HIV/AIDS, persons with physical disabilities, persons with mental illness or substance abuse problems and migrant agricultural workers. In future Consolidated Plans, the special needs category will be expanded to include youth, particularly those who have left the State's foster care system.

The 2003 survey asked respondents to agree or disagree about the extent to which the needs of special populations were being met in their communities. As Exhibit ES-13 shows, respondents believe the needs of persons who are homeless and persons who are mentally ill are least likely to be met in their communities.

**Exhibit ES-13.  
Percent of Respondents  
Disagreeing that the Needs of  
Special Populations Are Being  
Adequately Met**

Source:  
Community Survey, Indiana Consolidated Plan, 2003.

Percent Disagreeing	Percent Disagreeing
Homeless	57%
Mentally Ill	54%
Physical Disability	44%
Development Disability	43%
Elderly	39%
HIV/AIDS	38%
Migrant Farm Workers	31%

To best meet the above needs, forum participants and survey respondents identified affordable housing, rental assistance, support services, and funding for the operations of the organizations that serve such populations as highest priority.

## Strategic Plan and Action Items

During FY2003, the State expects to receive more than \$57 million in the HUD block grants, as shown in Exhibit ES-14, to address housing and community development needs.

### Exhibit ES-14.

#### 2003 Consolidated Plan Funding, by Program and State Agency

Agency	Allocation
Indiana Department of Commerce (CDBG)	\$38,019,000
Indiana Housing Finance Authority (HOME)	\$16,562,000
Indiana Housing Finance Authority (HOPWA)	\$792,000
Indiana Family and Social Services Administration (ESG)	\$1,736,000
<b>Total</b>	<b>\$57,109,000</b>

Source: State of Indiana and HUD, 2003.

Based on the research conducted for the FY2003 Consolidated Plan Update, the State has developed the following goals and benchmarks for addressing current and future housing and community development needs:

- Goal #1.** Expand and preserve affordable rental housing opportunities.
- Goal #2.** Enhance affordable homeownership opportunities.
- Goal #3.** Promote livable communities and community redevelopment.
- Goal #4.** Enhance employment development activities, particularly those that provide workforce development for low- to moderate-income citizens.
- Goal #5.** Strengthen and expand the State's continuum of care for persons who are homeless.
- Goal #6.** Strengthen the safety net of housing and services for special needs groups.
- Goal #7.** Enhance the local capacity for housing and community development.

In addition to retaining many of the Action Items that were a part of the FY2002 Plan, the State has added five new Action Items for FY2003:

- **New Action Item:** Research the need for tenant based rental assistance (TBRA) versus the development of affordable rental housing in nonentitlement areas. Understand why Section 8 vouchers are going unused in certain areas. Also, research what other states are using TBRA, how much is dedicated to TBRA, the basis for TBRA (rental housing needs), etc.

- **New Action Item:** Explore the option and need for increasing the amount of downpayment assistance for persons with disabilities who are constrained by the amount of assets they can accumulate by their income support programs.
- **New Action Item:** Explore giving preferences to job training programs that work with persons with disabilities.
- **New Action Item:** Include youth (particularly those discharged from the foster care system) as a special needs population for Consolidated Planning, research, understand and address their housing and community development needs.
- **New Action Item:** Ensure that the State Allocation Plans are consistent with the American with Disabilities Act.

Exhibit ES-15 below and continued on the following page summarizes the proposed allocation of the program dollars for FY2003.

**Exhibit ES-15.**  
**Allocation Plan**  
**Target Allocations and Benchmarks, Program Year 2003**

Program/Funding Source	2003 Proposed Allocations	
	Dollars	Percent of Total Funding
<b>Community Focus Fund (CDBG)</b>		
Affordable Housing Infrastructure	\$300,000	1%
Community Centers / Family Service Centers	\$1,000,000	3%
Fire Stations / Equipment	\$2,000,000	6%
Library / Lifelong and Early Learning Centers	\$1,300,000	4%
Neighborhood Revitalization	\$700,000	2%
Senior Centers	\$3,200,000	9%
Special Needs Facilities	\$1,000,000	3%
Water and Sewer Infrastructure	\$15,000,000	44%
<b>Total</b>	<b>\$24,500,000</b>	<b>73%</b>
<b>Community Economic Development Fund (CDBG)</b>	<b>\$4,000,000</b>	<b>12%</b>
<b>Administration</b>	<b>\$800,000</b>	<b>3%</b>
<b>Technical Assistance (CDBG)</b>	<b>\$400,000</b>	<b>1%</b>
<b>Brownfield Initiative (CDBG)</b>	<b>\$1,400,000</b>	<b>4%</b>
<b>Planning Fund</b>	<b>\$1,600,000</b>	<b>5%</b>
<b>Emergency Shelter Grants (ESG)</b>		
Essential Services	\$312,000	18%
Shelter Operations	\$1,200,000	69%
Homeless Prevention	\$110,000	6%
Administration	\$114,000	7%
	<b>\$1,736,000</b>	<b>100%</b>
ESG dollars are estimated to support 3,000 beds.		

**Exhibit ES-15. (continued)**  
**Allocation Plan**  
**Target Allocations and Benchmarks, Program Year 2003**

Program/Funding Source		2003 Proposed Allocations	
		Dollars	Percent of Total Funding
<b>Housing from Shelters to Homeownership (HOME/CDBG)</b>			
Emergency Shelters		\$500,000	3%
Youth Shelters		\$400,000	2%
Transitional Housing		\$1,800,000	10%
Migrant Farmworker Housing		\$500,000	3%
Rental Units		\$2,400,000	13%
Homebuyer Units		\$2,000,000	11%
Owner Occupied Rehabilitation		\$3,000,000	17%
Homeownership Counseling / Down Payment Assistance		<u>\$1,736,870</u>	<u>10%</u>
		<b>\$12,336,870</b>	<b>68%</b>
<b>CHDO Works (HOME)</b>			
HOME/RHTC		\$669,000	4%
Administration		\$2,400,000	13%
		<b>\$1,656,208</b>	<b>9%</b>
<b>Foundations (HOME/CDBG)</b>			
CHDO Predevelopment Loans		\$350,000	2%
CHDO Seed Money Loans		\$150,000	1%
Housing Needs Assessments		\$400,000	2%
Site-Specific Feasibility Studies		<u>\$100,000</u>	<u>1%</u>
		<b>\$1,000,000</b>	<b>6%</b>
<b>Housing for People with AIDS (HOPWA)</b>			
Rental Assistance		\$396,000	50%
Short-term Rent, Mortgage and Utility Assistance		\$142,560	18%
Supportive Services		\$118,800	15%
Housing Information		\$31,680	4%
Project Sponsor Administration		\$55,440	7%
Resource Identification		\$7,920	1%
Operating Costs		\$7,920	1%
Technical Assistance		\$7,920	1%
Administration		<u>\$23,760</u>	<u>3%</u>
<b>Total</b>		<b>\$792,000</b>	<b>100%</b>
			<b>Estimated Households/Units</b>
			120 households/units
			305 households/units
			295 households
			63 households
			N/A
			N/A
			5 units
			N/A
			N/A
			<b>783 households/430 units</b>

Note: Refer to Appendix G for the proposed FY2003 HOPWA Allocation.

Source: Agency Allocation Plans, 2003.

Please see the full Consolidated Plan for specific information on the implementation of these goals and the related action items.